

## DECLARATION

(Y01Y016)

As a below named inventor, I declare that my residence, post office address and citizenship are as stated below above my name; I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Loan Intermediary Processing System and Method Thereof

the specification of which (check applicable box(es)).

☒ is attached hereto.

☐ was filed on

as United States Application or PCT International

Application No.

☐ and was amended on

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(b) or 365(d) of any foreign application(s) for patent or inventor's certificate, or 35 U.S.C. 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

Japanese Patent Application No. 2001-2548 filed January 10, 2001,  
Priority Claimed

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

I hereby claim the benefit under 35 U.S.C. 120 of any United States application(s) or 35 U.S.C. 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application or PCT International application in the manner provided by the first paragraph of 35 U.S.C.112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, which became available between the filing date of the prior application and the national or PCT international filing date of this application.

I hereby appoint as my attorney, with full powers of substitution and revocation, to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Roger W. Herrell, Esq., PTO Reg. No. 22,964, whose address is Suite 720, 1601 Market Street, Philadelphia, PA 19103-2307, and request that correspondence be directed to Roger W. Herrell, Esq., DANN DORFMAN HERRELL AND SKILLMAN, Suite 720, 1601 Market Street, Philadelphia, PA 19103-2307 and that telephone calls be directed to Roger W. Herrell, Esq. at telephone No.(215)563-4100.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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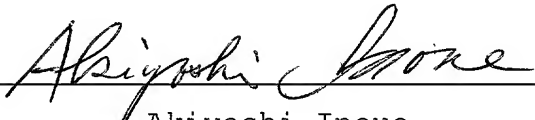
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